## AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application;

Claims 1-5 (Canceled).

Claim 6. (Previously Presented)  A method of transferring electronic cash from an information processing apparatus in a shop to a user device, characterized by:

said information processing apparatus in a shop and said user device mutually authenticating each other and sharing a temporary key therebetween;

said user device encrypting a monetary amount to be transferred, appended with a signature of said user device, with said temporary key, and transmitting the monetary amount to said information processing apparatus in a shop;

said information processing apparatus in a shop decrypting said monetary amount received thereby with said temporary key and adding said monetary amount to a monetary amount previously held by said information processing apparatus in a shop;

said information processing apparatus in a shop encrypting said monetary amount appended with a signature of said user device with said temporary key and transmitting the encrypted monetary amount to said information processing apparatus in a shop; and

said information processing apparatus in a shop decrypting said encrypted monetary amount received thereby with said

2

temporary key and subtracting said monetary amount from the monetary amount previously held by said information processing apparatus in a shop.

Claim 7. (Previously Presented) The electronic cash transfer method according to claim 6, wherein:

said information processing apparatus in a shop transmits the monetary amount of electronic cash to be transferred together with a device number unique to said information processing apparatus in a shop encrypted with a public key of a management apparatus to said user device.

Claim 8. (Previously Presented) An electronic cash system comprising:

a user device having an information processing apparatus,

a shop,

a virtual bank,

a clearing house, and

a management center adapted to process a payment to an amount due with previously deposited funds, characterized by:

said user device transmitting to said shop information on an article to be purchased, a number unique to said information processing encrypted with a public key of said management center, and a payment for said article to be purchased encrypted with a public key of said virtual bank;

said shop confirming said information on the article to be purchased received thereby and transmitting said number unique to

said user device and a proceed for said article to be purchased to said management center;

said management center decrypting said encrypted number unique to said user device received thereby with a secret key of said management center and transmitting said number unique to said user device and said proceed for the article to be purchased to said virtual bank;

said virtual bank decrypting said encrypted proceed for the article to be purchased received thereby with a secret key of said virtual bank and storing the decrypted proceed together with said number unique to said user device; and

after a completion of said processing said user device subtracting said payment for the article to be purchased from electronic cash previously held thereby and recording a resulting difference.